

In re:
Franklin Albert Bennett, III
Debtor

Case No. 16-14281-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db
13753083 +Franklin Albert Bennett, III, 1024 East Howell Street, Philadelphia, PA 19149-3616
13782065 +ACAR Leasing LTD, dba GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
13749356 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
13826907 +CitiMortgage, Inc., P.O. Box 6243, Sioux Falls, SD 57117-6243, 1 57117-6243
13826562 +Ford Credit, 1060 Andrew Drive, Suite 170, West Chester, Pa 19380-5601
HSBC Bank USA, N.A., c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,
P.O. Box 24605, West Palm Beach, FL 33416-4605
13770297 +PHILADELPHIA, GAS WORKS, 800 W MONTGOMERY AVE 19122-2898,
PHILADELPHIA, PA 19122 ..ATTN: BANKRUPTCY
13748028 PNC Bank, 3232 Newmark Drive, Havertown, PA 19083
13835732 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, PHFA Loan Servicing Division,
211 North Front Street, Harrisburg, PA 17101-1466
13862960 +Weltman Weinberg & Reis, 436 7th Avenue, Suite 2500, Pittsburgh, Pa 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: megan.harper@phila.gov Jul 14 2018 02:09:01 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 14 2018 02:08:23 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13749357 +E-mail/Text: megan.harper@phila.gov Jul 14 2018 02:09:01
CITY OF PHILADELPHIA, LAW DEPARTMENT, TAX UNIT, BANKRUPTCY GROUP,
1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1595, 2 19102-1617
14052420 +EDI: WFFC.COM Jul 14 2018 05:48:00 Citibank, N.A., as trustee for the Wachovia Loan T,
C/O WELLS FARGO BANK N A, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203
13776716 +E-mail/Text: bankruptcygroup@peco-energy.com Jul 14 2018 02:07:11 PECO Energy Company,
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13771880 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2018 02:07:55
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mw-c-law.com,
ecfmail@ecf.courtdrive.com
ANN E. SWARTZ on behalf of Creditor BANK OF AMERICA, N.A. ecfmail@mw-c-law.com,
ecfmail@ecf.courtdrive.com
ANN E. SWARTZ on behalf of Creditor Bank of America, N.A. ecfmail@mw-c-law.com,
ecfmail@ecf.courtdrive.com
CELINE P. DERKRIKORIAN on behalf of Creditor Bank of America, N.A. ecfmail@mw-c-law.com
DENISE ELIZABETH CARLON on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982)
bkggroup@kmlawgroup.com
FRANKLIN A. BENNETT, III on behalf of Debtor Franklin Albert Bennett, III frank@bennettlaw.us,
JAIME@BENNETTLAW.US

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

JAMES RANDOLPH WOOD on behalf of Creditor West Whiteland Township jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
JEROME B. BLANK on behalf of Creditor CITIBANK, N.A., AS TRUSTEE FOR WACHOVIA LOAN TRUST, ET
AL. paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor HSBC Bank Usa, N.A., As Trustee Etal paeb@fedphe.com
JOSEPH ANGIO DESSOYE on behalf of Creditor HSBC Bank Usa, N.A., As Trustee Etal
paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor HSBC Bank Usa, N.A., As Trustee Etal paeb@fedphe.com
NATHALIE PAUL on behalf of Creditor PNC Bank, NA. npaul@weltman.com, PitEcfc@weltman.com
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,
karena.blaylock@phila.gov
THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE
PENNSYLVANIA HOUSING FINANCE AGENCY, PURSUANT TO A TRUST INDENTURE DATED AS OF APRIL 1, 1982)
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 17

Information to identify the case:					
Debtor 1	<u>Franklin Albert Bennett III</u>			Social Security number or ITIN	xxx-xx-4764
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 16-14281-elf					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Franklin Albert Bennett III

7/12/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.